

### ABSTRACT

An integrated computer system to facilitate the flow of capital through the housing finance industry comprises a consumer interface configured to receive and process loan application data from consumers, an advisor interface configured to receive and process loan application data from mortgage advisors, and a call center interface configured to receive and process loan application data from users at a call center. The consumer interface, the advisor interface, and the call center interface are provided on a common integrated data processing platform and access common loan application data.